

## Claims

- [c1] A method for facilitating earning loyalty points, wherein the loyalty points are associated with a geographic area, said method including:
  - maintaining a database for storing geographic area loyalty points in a loyalty account corresponding to a participant;
  - receiving purchase data; determining a geographic area related to said purchase data;
  - determining an amount of geographic area loyalty points based on said geographic area and said purchase data; and
  - updating said loyalty account with said geographic area loyalty points.
- [c2] The method of claim 1 further including redeeming said geographic area loyalty points in a pre-determined geographic area.
- [c3] The method of claim 1, wherein determining a geographic area related to said purchase data includes using at least one of: zip codes, retailer identification codes, retailer item identifier, store identifier, warranty data, service establishment codes, SKU codes, UPC manufac-

turer codes, consumer ID, retailer ID, manufacturer ID, purchaser profile, consumer enrollment data, retailer loyalty identifier, consumer account, aggregate consumer account, consumer profile, supplementary member profile, and third party provider information.

- [c4] The method of claim 1, wherein said determining an amount of geographic area loyalty points based on said geographic area and said purchase data includes calculating said geographic area loyalty points using at least one of a formula, ratio, percentage, consumer level, cellular phone caller location, global positioning system information, point level, retailer level, manufacturer level, and reward level.
- [c5] The method of claim 1, wherein said receiving purchase data includes the steps of:  
receiving and storing manufacturer item identifiers;  
receiving and processing a consumer ID;  
receiving and processing purchase data, wherein said purchase data comprises a retailer item identifier;  
associating at least two of said consumer ID, said purchase data, and a manufacturer item identifier; and  
performing an analysis that is dependent upon the step of associating at least two of said consumer ID, said purchase data, and said manufacturer item identifier.

- [c6] The method of claim 1 further including informing a consumer of said loyalty points in real-time at a point-of-sale.
- [c7] The method of claim 1, wherein said method is implemented by an interactive, online computer system.
- [c8] The method of claim 1 further including:
  - receiving and storing manufacturer item identifiers;
  - allocating geographic area loyalty points to at least one of a manufacturer and a retailer;
  - receiving and processing a consumer ID;
  - receiving and processing purchase data, wherein said purchase data comprises a retailer item identifier;
  - issuing, by at least one of said retailer and said manufacturer, geographic area loyalty points to a consumer;
  - redeeming said geographic area loyalty points for a consumer;
  - associating at least two of said consumer ID, said purchase data, and a manufacturer item identifier; and
  - performing an analysis that is dependent upon the step of associating at least two of said consumer ID, said purchase data, and said manufacturer item identifier.
- [c9] The method of claim 1 further including providing a suggestive sale in a geographic area.

- [c10] The method of claim 1 further including at least one of pooling, gifting and transferring said geographic area loyalty points.
- [c11] The method of claim 1 wherein said step of receiving purchase data includes receiving consumer data from a dual use transaction card.
- [c12] A method for facilitating redeeming loyalty points, wherein the loyalty points are associated with a geographic area, said method including:
  - maintaining a database for storing geographic area loyalty points in a loyalty account corresponding to a participant;
  - receiving a request related to a requested geographic redemption area to redeem an amount of said geographic area loyalty points;
  - determining if said requested geographic redemption area is associated with said geographic area loyalty points; and,
  - adjusting said loyalty account based upon said amount of geographic area loyalty points.
- [c13] The method of claim 12 further including earning said geographic area loyalty points in a pre-determined geographic area.

- [c14] The method of claim 12 further including providing an award to said participant, wherein said award includes at least one of providing a coupon, certificate, gift card, code, good, and service.
- [c15] The method of claim 12, wherein determining if said requested geographic redemption area is associated with said geographic area loyalty points includes using at least one of: zip codes, retailer identification codes, retailer item identifier, store identifier, warranty data, service establishment codes, SKU codes, UPC manufacturer codes, consumer ID, retailer ID, manufacturer ID, purchaser profile, consumer enrollment data, retailer loyalty identifier, consumer account, aggregate consumer account, consumer profile, supplementary member profile, and third party provider information.
- [c16] The method of claim 12, wherein said adjusting said loyalty account based upon said amount of geographic area loyalty points includes calculating said geographic area loyalty points using at least one of a formula, ratio, percentage, geographic area information, cellular phone caller location, global positioning system information, consumer level, point level, retailer level, manufacturer level, and reward level.
- [c17] The method of claim 12, wherein said receiving a re-

quest related to a requested geographic redemption area to redeem an amount of said geographic area loyalty points includes receiving a request based upon a rewards catalog, wherein said rewards catalog includes at least one of: paper catalog, online catalog, customized catalog, customized catalog based upon geographic area information and customized catalog based upon levels of participants.

- [c18] The method of claim 12, wherein said method is implemented by an interactive, online computer system.
- [c19] The method of claim 12 further including at least one of pooling, gifting and transferring said geographic area loyalty points.
- [c20] The method of claim 12 further including calculating an exchange rate between geographic areas.
- [c21] The method of claim 12 further including determining if said request is related to at least one of a particular product and a particular service.